

**Information to identify the case:**

Debtor 1:	<b>James Randall Simmons</b>	Social Security number or ITIN:	xxx-xx-6223
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:	<b>Ginny Marie Simmons</b>	Social Security number or ITIN:	xxx-xx-1589
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	Western District of Virginia	Date case filed for chapter:	7 9/7/23
Case number:	<b>23-60977</b>		

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	James Randall Simmons	Ginny Marie Simmons
2. All other names used in the last 8 years		
3. Address	2063 Leehigh Dr Amisville, VA 20106-1979	2063 Leehigh Dr Amisville, VA 20106-1979
4. Debtor's attorney Name and address	Suad Bektic New Day Legal 20 B John Marshall St. Warrenton, VA 20186	Contact phone 804-997-7395 Email: sbektic@newdaylegal.com
5. Bankruptcy trustee Name and address	Hannah W. Hutman(436156) Hoover Penrod 342 S. Main Street Harrisonburg, VA 22801	Contact phone 5404332444 Email: hhutman@hooverpenrod.com

**For more information, see page 2 >**

Debtor **James Randall Simmons** and **Ginny Marie Simmons**

Case number **23-60977**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	Lynchburg Division 1101 Court St, Room 166 Lynchburg, VA 24504	Hours open: 8:00 a.m. – 4:30 p.m.  Contact phone 434-845-0317  Date: 9/8/23
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>October 20, 2023 at 09:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b>  <b>Zoom video meeting. Go to <a href="https://zoom.us/join">zoom.us/join</a>, enter Meeting ID 495 849 0558, and Passcode 1345831086, OR call 1 (540) 924-0301</b>  For additional meeting information go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a> .
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	<b>Filing deadline: 12/19/23</b>  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors  No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

United States Bankruptcy Court  
Western District of Virginia

In re:  
James Randall Simmons  
Ginny Marie Simmons  
Debtors

Case No. 23-60977-rbc  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0423-6  
Date Rcvd: Sep 08, 2023

User: admin  
Form ID: 309A

Page 1 of 3  
Total Noticed: 55

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 10, 2023:**

Recip ID	Recipient Name and Address
db/jdb	James Randall Simmons, Ginny Marie Simmons, 2063 Leehigh Dr, Amissville, VA 20106-1979
5181519	+ Family Dental Care Warrenton, 251 W. Lee Highway, Suite 197, Warrenton, VA 20186-2047
5181524	+ Gastroenterology Assoc. & PC, 8640 Sudley Road, #201, Manassas, VA 20110-4404
5181525	+ Hill & Rainey Attorneys, 2425 Boulevard, Ste 9, Colonial Heights, VA 23834-2324
5181535	+ MOHELA, P.O. Box 82561, Lincoln, NE 68501-2561
5181533	Minuteclinic Diagnostic of VA, ATTN # 8444J, PO Box 14000, Belfast, ME 04915-4033
5181538	NPAS Solutions, P.O. Box 505602, Saint Louis, MO 63150-5602
5181536	+ Novant Health Haymarket, 15225 Heathcote Blvd., Haymarket, VA 20169-6264
5181537	+ Novant Health Prince Wm Hosp, 8700 Sudley Rd, Manassas, VA 20110-4418
5181543	+ PNC Financial Services, Attn: Bankruptcy Dept., 300 Fifth Ave., Pittsburgh, PA 15222-2401
5181544	+ Prince William County, Tax Admin, P.O. Box 2467, Woodbridge, VA 22195-2467
5181556	UVA Health, PO Box 743977, Atlanta, GA 30374-3977

TOTAL: 12

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: sbektic@newdaylegal.com	Sep 08 2023 20:47:00	Suad Bektic, New Day Legal, 20 B John Marshall St., Warrenton, VA 20186
tr	+ EDI: BHWHUTMAN.COM	Sep 09 2023 00:52:00	Hannah W. Hutman(436156), Hoover Penrod, 342 S. Main Street, Harrisonburg, VA 22801-3628
ust	+ Email/Text: ustpreion04.rn.ecf@usdoj.gov	Sep 08 2023 20:47:00	USTrustee, Office of the United States Trustee, 210 First Street, Suite 505, Roanoke, VA 24011-1620
5181510	+ Email/Text: bankruptcy@rentacenter.com	Sep 08 2023 20:47:00	Acceptance Now, Attn: Bankruptcy Dept., 5501 Headquarters Dr., Plano, TX 75024-5837
5181511	^ MEBN	Sep 08 2023 20:46:06	American Anesthesiology of VA, P.O. Box 88087, Chicago, IL 60680-1087
5181513	+ EDI: CRFRSTNA.COM	Sep 09 2023 00:52:00	CFNA/Credit First Natl Assoc, Attn: Bankruptcy Dept., P.O. Box 81315, Cleveland, OH 44181-0315
5181512	+ EDI: CAPITALONE.COM	Sep 09 2023 00:52:00	Capital One, Attn: Bankruptcy Dept., P.O. Box 30285, Salt Lake City, UT 84130-0285
5181514	+ EDI: WFNNB.COM	Sep 09 2023 00:52:00	Comenity Bank/Ulta, Attn: Bankruptcy Dept., P.O. Box 182125, Columbus, OH 43218-2125
5181509	+ Email/Text: va_tax_bk@harriscollect.com	Sep 08 2023 20:47:00	Commonwealth of Virginia, P.O. Box 2156, Richmond, VA 23218-2156
5181515	Email/Text: bankruptcy@credencerm.com	Sep 08 2023 20:47:00	Credence Resource Management, PO Box 1253, Southgate, MI 48195-0253

District/off: 0423-6

User: admin

Page 2 of 3

Date Rcvd: Sep 08, 2023

Form ID: 309A

Total Noticed: 55

5181516	+ Email/PDF: creditonebknotifications@resurgent.com	Sep 08 2023 20:50:47	Credit One Bank, Attn: Bankruptcy Dept., P.O. Box 98873, Las Vegas, NV 89193-8873
5181517	+ EDI: DIRECTV.COM	Sep 09 2023 00:52:00	Directv, LLC, c/o American InfoSource LP, P.O. Box 5008, Carol Stream, IL 60197-5008
5181518	+ EDI: DISCOVER.COM	Sep 09 2023 00:52:00	Discover Financial, Attn: Bankruptcy Dept., P.O. Box 3025, New Albany, OH 43054-3025
5181520	+ EDI: BLUESTEM	Sep 09 2023 00:52:00	FingerhutWebbank, Attn: Bankruptcy Dept., 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
5181521	+ Email/Text: bankruptcyntices@finwisebank.com	Sep 08 2023 20:47:00	Finwise Bank, 820 E 9400 S., Sandy, UT 84094-3653
5181523	+ EDI: AMINFOFP.COM	Sep 09 2023 00:52:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
5181522	+ EDI: AMINFOFP.COM	Sep 09 2023 00:52:00	First Premier Bank, Attn: Bankruptcy Dept., P.O. Box 5524, Sioux Falls, SD 57117-5524
5181508	EDI: IRS.COM	Sep 09 2023 00:52:00	IRS, P.O. Box 7346, Philadelphia, PA 19255
5181526	+ Email/Text: PBNCNotifications@peritussservices.com	Sep 08 2023 20:47:00	Kohls/Capital One, Attn: Credit Administrator, P.O. Box 3043, Milwaukee, WI 53201-3043
5181527	+ Email/Text: PBNCNotifications@peritussservices.com	Sep 08 2023 20:47:00	Kohls/Capital One, P.O. Box 3115, Milwaukee, WI 53201-3115
5181528	Email/Text: ktramble@lendmarkfinancial.com	Sep 08 2023 20:47:00	Lendmark Financial, 2118 Usher St., Covington, GA 30014
5181534	Email/Text: EBN@Mohela.com	Sep 08 2023 20:47:00	MOHELA, Attn: Bankruptcy Dept., 633 Spirit Drive, Chesterfield, MO 63005
5181535	^ MEBN	Sep 08 2023 20:46:19	MOHELA, P.O. Box 82561, Lincoln, NE 68501-2561
5181529	+ Email/Text: bankruptcy@marinerfinance.com	Sep 08 2023 20:47:00	Mariner Finance, Attn: Bankruptcy Dept., 8211 Town Center Drive, Nottingham, MD 21236-5904
5181530	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 08 2023 20:50:41	Merrick Bank/CCHoldings, Attn: Bankruptcy Dept., P.O. Box 9201, Old Bethpage, NY 11804-9001
5181531	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 08 2023 20:50:41	Merrick Bank/CCHoldings, P.O. Box 9201, Old Bethpage, NY 11804-9001
5181532	+ EDI: CBS7AVE	Sep 09 2023 00:52:00	Midnight Velvet, Attn: Bankruptcy Dept., 1112 7th Avenue, Monroe, WI 53566-1364
5181539	^ MEBN	Sep 08 2023 20:46:15	Oliphant USA, Attn: Bankruptcy Dept., 1800 2nd St, Ste 603, Sarasota, FL 34236-5990
5181540	+ EDI: AGFINANCE.COM	Sep 09 2023 00:52:00	OneMain Financial, Attn: Bankruptcy Dept., P.O. Box 3251, Evansville, IN 47731-3251
5181541	+ EDI: AGFINANCE.COM	Sep 09 2023 00:52:00	OneMain Financial, P.O. Box 1010, Evansville, IN 47706-1010
5181542	+ Email/PDF: ebntices@pnmac.com	Sep 08 2023 20:50:49	PennyMac Loan Services, LLC, Attn: Correspondence Unit, P.O. Box 514387, Los Angeles, CA 90051-4387
5181545	+ Email/Text: ngisupport@radiusgs.com	Sep 08 2023 20:47:00	Radius Global Solutions, P.O. Box 390846, Minneapolis, MN 55439-0846
5181546	+ Email/PDF: OGCRRegionIIIBankruptcy@hud.gov	Sep 08 2023 20:50:40	Secretary of Housing and Urban Dev, 451 Seventh Street, S.W., Washington, DC 20410-0002
5181547	+ Email/PDF: HCABKNotifications@resurgent.com	Sep 08 2023 20:50:55	Stonesprings Hospital Center, 24440 Stone Springs Blvd, Dulles, VA 20166-2247
5181548	+ EDI: RMSC.COM	Sep 09 2023 00:52:00	Synchrony Bank/Care Credit, Attn: Bankruptcy

District/off: 0423-6

User: admin

Page 3 of 3

Date Rcvd: Sep 08, 2023

Form ID: 309A

Total Noticed: 55

		Dept, P.O. Box 965064, Orlando, FL 32896-5064	
5181549	+ EDI: RMSC.COM	Sep 09 2023 00:52:00	Synchrony Bank/Care Credit, P.O. Box 71757, Philadelphia, PA 19176-1757
5181550	+ EDI: RMSC.COM	Sep 09 2023 00:52:00	Synchrony Bank/Select Comfort, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
5181551	+ EDI: RMSC.COM	Sep 09 2023 00:52:00	Synchrony Bank/Select Comfort, P.O. Box 71757, Philadelphia, PA 19176-1757
5181553	+ EDI: RMSC.COM	Sep 09 2023 00:52:00	Synchrony Bank/TJX, P.O. Box 71737, Philadelphia, PA 19176-1737
5181552	+ EDI: RMSC.COM	Sep 09 2023 00:52:00	Synchrony Bank/TJX, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
5181555	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Sep 08 2023 20:47:00	Toyota Financial Services, P.O. Box 9786, Cedar Rapids, IA 52409-0004
5181554	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Sep 08 2023 20:47:00	Toyota Financial Services, Attn: Bankruptcy Dept., P.O. Box 259001, Plano, TX 75025-9001
5181558	+ EDI: WFFC2	Sep 09 2023 00:52:00	Wells Fargo Dealer Services, P.O. Box 71092, Charlotte, NC 28272-1092
5181557	+ EDI: WFFC2	Sep 09 2023 00:52:00	Wells Fargo Dealer Services, Attn: Bankruptcy Dept., 1100 Corporate Center Drive, Raleigh, NC 27607-5066

TOTAL: 44

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 10, 2023

Signature: /s/Gustava Winters